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Department of  
Agriculture



Federal Crop  
Insurance  
Corporation



Product  
Development  
Division

FCIC-25050 (06-  
1999)

# STONEFRUIT

# LOSS

# ADJUSTMENT

# STANDARDS

# HANDBOOK

## 1999 and Succeeding Crop Years



UNITED STATES DEPARTMENT OF AGRICULTURE  
WASHINGTON, D.C. 20250

<b>FEDERAL CROP INSURANCE HANDBOOK</b>		<b>NUMBER: 25050</b>
<b>SUBJECT:</b>	<b>DATE: June 2, 1999</b>	
<b>STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK 1999 AND SUCCEEDING CROP YEARS</b>	<b>OPI: Product Development Division</b>	
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**THIS HANDBOOK CONTAINS THE OFFICIAL FCIC-APPROVED LOSS ADJUSTMENT STANDARDS FOR THIS CROP FOR THE 1999 AND SUCCEEDING CROP YEARS. IN THE ABSENCE OF INDUSTRY-DEVELOPED, FCIC-APPROVED PROCEDURE FOR THIS CROP FOR 1999 AND SUCCEEDING CROP YEARS, ALL REINSURED COMPANIES WILL UTILIZE THESE STANDARDS FOR BOTH LOSS ADJUSTMENT AND LOSS TRAINING.**

### **SUMMARY OF CHANGES/CONTROL CHART**

Major Changes: See changes or additions in text which have been **redlined**. Three stars (\*\*\*) identify information that has been removed.

#### **Changes for June 1999:**

##### **Inserts:**

- A. A new handbook format. This format complies with the Stonefruit Crop Provisions (99-077).
- B. References to Special Report forms and five-digit units numbers, as applicable.
- C. In section 2 A, new procedure for distributing loss adjustment forms. Also adds to section 2 B, definitions for "Direct Marketing," "Grading Standards," "Lug," "Marketable," "Stonefruit," "Type," and "Varietal Group."
- D. Section 3, Insurance Contract Information - that contains information on insurability; general provisions not applicable to CAT Coverage; unit division; and quality adjustment.
- E. In section 4 A - notice of damage or loss procedures that track with the new crop provisions.

# STONEFRUIT LOSS ADJUSTMENT STANDARDS HANDBOOK

## SUMMARY OF CHANGES/CONTROL CHART (Continued)

- F. Section 8, Claim Form Production Entries and Calculation with new claim standards with a sample Production Worksheet. Also adds quality adjustment procedure for harvested stonefruit production sold as fresh fruit or other than fresh fruit.
- G. Section 9, Reference Material with **TABLE A**, Minimum Recommended Sample Requirements; **TABLE B**, Stonefruit Quality Standards Table; **TABLE C**, Number of Trees per Acre; **TABLE D**, Stonefruit Varieties: Ratio of Fresh Fruit to Dried Fruit; **TABLE E**, Number of Pounds of Fruit by Crop and Unit of Measure.

### Removes:

- A. References to Statement of Facts (FCI-6) forms and replaces them with references to Special Report forms.
- B. References to and examples of the FCI-74 claim form and completion instructions.
- C. References to the General Crop Insurance Policy (88-G); California Stonefruit Endorsement (88-51); acreage report example; and revised acreage report example.

Control Chart for: Stonefruit Loss Adjustment Standards Handbook						
	SC Page(s)	TC Page(s)	Text Page(s)	Reference Material	Date	Directive Number
Removes	Entire Handbook					
Current Index	1-2	1-2	1-32	33-35	06-1999	FCIC-25050

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# **1. INTRODUCTION**

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This handbook identifies the crop-specific procedural requirements for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These procedures, which include crop appraisal methods and claims completion instructions, supplement the general (not crop-specific) procedures, forms, and manuals for loss adjustment identified in the Loss Adjustment Manual (LAM).

## **2. SPECIAL INSTRUCTIONS**

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This handbook remains in effect until superseded by reissuance of **either** the entire handbook **or** selected portions (through slipsheets or bulletins). If slipsheets have been issued for a handbook, the original handbook as amended by slip sheet pages shall constitute the handbook. A bulletin can supersede either the original handbook or subsequent slipsheets.

### **A. DISTRIBUTION**

The following is the minimum distribution of forms completed by the adjuster for the loss adjustment inspection:

One legible copy to the insured. The original and all remaining copies as instructed by the insurance provider.

**NOTE:** It is the insurance provider's responsibility to maintain original insurance documents relative to policyholder servicing as designated in their approved plan of operations.

### **B. TERMS, ABBREVIATIONS, AND DEFINITIONS**

- (1) Terms, abbreviations, and definitions that are **general** (not crop specific) to loss adjustment are identified in the LAM.
- (2) Terms, abbreviations, and definitions **specific** to stonefruit loss adjustment and this handbook, which are not defined in this section, are defined as they appear in the text.
- (3) Abbreviations:

**C DFA**                      California Department of Food and Agriculture

**RPAM**                      Random Path Appraisal Method

(4) Definitions:

<b>Direct Marketing</b>	Sale of the insured crop directly to consumers without the intervention of an intermediary, such as a wholesaler, retailer, processor, shipper, or buyer. Examples of direct marketing include selling (fruit) through an on-farm or roadside stand, farmer's market, and/or permitting the general public to enter the field for the purpose of picking all or a portion of the crop.
<b>Grading Standards</b>	The California Tree Fruit Agreement Marketing Order, or California State Department of Food and Agriculture Code of Regulations in effect for the appropriate crop, type, or varietal group.
<b>Lug</b>	A container of fresh stonefruit of specified weight. Lugs of varying sizes will be converted to standard equivalents on the basis of the following average net pounds of packed fruit: Fresh Apricots - 24 pounds per lug; Fresh Nectarines - 25 pounds per lug; and Fresh Freestone Peaches - 22 pounds per lug. Weight for Processing Apricots, Cling Peaches, and Processing Freestone Peaches are specified in tons.
<b>Marketable</b>	Stonefruit production acceptable for processing or other human consumption, even if it (stonefruit) fails to meet the State Department of Food and Agriculture minimum grading standard.
<b>Stonefruit</b>	Any of the following crops grown for fresh market or processing: Fresh Apricots, Fresh Freestone Peaches, Fresh Nectarines, Processing Apricots, Processing Cling Peaches, and Processing Freestone Peaches.
<b>Type</b>	Class of a stonefruit crop with similar characteristics that are grouped for (crop) insurance purposes. For example: cling and freestone peaches.
<b>Varietal Group</b>	A subclass of type. For example, cling peach varietal groups: ' <i>Bearden</i> ,' ' <i>Farida</i> ,' and ' <i>Fortuna</i> .'



### **3. INSURANCE CONTRACT INFORMATION**

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The insurance provider is to determine that the insured has complied with all provisions of the insurance contract. Crop provisions which are to be considered in this determination include (but are not limited to):

#### **A. INSURABILITY**

- (1) The crop insured will be all of each stonefruit crop the insured elects to insure that is grown in the county and for which premium rates are provided in the actuarial documents, and grown on trees that:
  - (a) Were commercially available when the trees were set out;
  - (b) Are adapted to the area;
  - (c) Are grown on a rootstock that is adapted to the area;
  - (d) Are irrigated;
  - (e) Have produced at least 200 lugs of fresh market production per acre, or at least 2.2 tons per acre for processing crops, in at least one of the three most recent actual production history crop years, unless the insurance provider inspects such acreage and gives their approval in writing;
  - (f) Are regulated by the California Tree Fruit Agreement or related crop advisory board for the state;
  - (g) Are grown in an orchard that, if inspected, is considered acceptable by the insurance provider; and
  - (h) Have reached at least the fifth (5th) growing season after set out; however, the insurance provider may agree in writing to insure acreage that has not reached this age if it meets the minimum production requirements in item (e) above.
- (2) Stonefruit interplanted with another perennial crop is insurable unless the insurance provider inspects the acreage and determines that it does not meet the requirements for insurability contained in the insured's policy.
- (3) Insurance coverage is provided against damage or loss from insects and disease when adverse weather prevents proper application of control measures or causes properly applied control measures to be ineffective or causes insect or disease infestation which there is no effective control mechanism is available.

- (4) Insurance coverage is not provided for:
  - (a) Split pits, regardless of cause; or
  - (b) Inability to market the insured crop for any reason other than actual physical damage from an insurable cause of loss specified in the crop provisions. For example, the insurance provider will not pay an indemnity if the insured is unable to market due to quarantine, boycott, or refusal of any person to accept production.

**B. PROVISIONS NOT APPLICABLE TO CAT COVERAGE**

- (1) Optional units.
- (2) Written agreements.
- (3) Hail and fire exclusion provisions (also not applicable to limited coverage).

**C. UNIT DIVISION**

See the insurance contract for unit provisions. **NOTE:** Unless limited by the Crop or Special Provisions, a basic unit, as defined in the Basic Provisions, may be divided into optional units if, for each optional unit, all the conditions stated in the applicable provisions are met.

**D. QUALITY ADJUSTMENT**

- (1) The quantity of harvested stonefruit production will be reduced if the following conditions apply:
  - (a) The value of damaged production is less than 75 percent of the marketable value of undamaged production due to an insured cause of loss; and
  - (b) For stonefruit insured as fresh fruit only, the stonefruit either is packed and sold as fresh fruit and meets only the utility grade requirements of the applicable grading standards, or fails to meet the applicable grading standards but is or could be sold for any use other than fresh packed stonefruit.
- (2) Harvested production of stonefruit that is eligible for quality adjustment as specified in the crop provisions will be reduced as follows:
  - (a) When packed and sold as fresh fruit or when insured as a processing crop, by dividing the marketable value per lug or ton by the highest price election (for the applicable coverage level) and multiplying the result (not to exceed 1.00) by the quantity of such production; or
  - (b) For all other fresh stonefruit, will be determined by multiplying the number of tons that could be marketed by the value per ton (for the applicable coverage level) and dividing that result by the highest price election available for that type.

## 4. STONEFRUIT APPRAISALS

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### A. GENERAL INFORMATION

- (1) Potential production will be appraised in accordance with procedures specified in this handbook and in the LAM.
- (2) Specifically for stonefruit, circumstances that require an appraisal include (but are not limited to):
  - (a) When stonefruit are still on the tree and before removal, whenever possible;
  - (b) If verifiable production records may not be available (roadside markets, etc.);
  - (c) If any production will be sold by direct marketing;
  - (d) The insured has reported insured damage that may cause the fruit to fail to meet the specified quality requirements;
  - (e) Stonefruit that is harvested for sale as “utility grade,” an appraisal is necessary to determine what percent (quantity), if any, meets the respective quality requirements (fresh-pack and/or other than fresh-pack or processing); or
  - (f) All production from Fresh Apricot, Fresh Nectarine, or Fresh Freestone Peach acreage that is sold for processing - an appraisal is necessary to determine what percent (quantity), if any, meets the fresh-pack quality requirements and the price-adjusted quantity to count as “marketed other than fresh-packed stonefruit.”
- (3) Make separate appraisals for each stonefruit crop grown in the orchard, as applicable.
- (4) **Applicability** - Within the policy provisions is a requirement that insureds file a “notice of damage or loss” unless the insurance period has ended prior to each of the following events:
  - (a) Within three days of the date that harvest of the damaged variety should have started if the crop will not be harvested.
  - (b) At least 15 days before production from any unit will be sold by direct marketing.

**NOTE:** In the event of failure to give timely notice that the production will be sold by direct marketing, apply an appraised amount of production to count of not less than the production guarantee per acre, if such failure results in the inability of the insurance provider to make the required appraisal.

- (c) In accordance with section 14 of the Basic Provisions and intends to claim an indemnity on any unit, notice must be given at least 15 days prior to the beginning of harvest of the damaged stonefruit crop so that the insurance provider may inspect the damaged production.

- (d) If the insured fails to meet the requirements listed above and such failure results in the insurance provider's inability to inspect the damaged production, all such production is to be considered undamaged and included as production to count.
- (5) **Appraisal dates:**
  - (a) Insurance provider representatives will set appraisal dates.
  - (b) Whenever possible, appraise stonefruit after the fruit drop period and before the fruit is removed from the trees.

## **B. SELECTING REPRESENTATIVE SAMPLES FOR APPRAISALS**

Make a general examination of all acreage in the orchard or suborchard. Determine the number and general location of trees to be used in the representative samples based on:

- (1) Total acreage and number of trees;
- (2) Extent of variation in the amount of production or damage within the acreage and location of the fruit on the tree;

**NOTE:** When variable damage causes the crop potential to be significantly different within the same orchard, or when the insured wishes to destroy a portion of the orchard, split the orchard into suborchards, and appraise each one separately.

- (3) Percent of each stonefruit crop in the acreage;
- (4) Tree age, size, density, and vigor;
- (5) The acreage in the unit from which fruit has been picked and the extent of variation in the amount of unpicked fruit on the trees; and
- (6) Whether or not any areas have been color (partially) picked.
- (7) Use as many samples as necessary to accurately determine potential production. Minimum sample requirements are shown in **TABLE A**.
- (8) The Random Path Appraisal Method may be used at the discretion of the insurance provider to appraise the stonefruit crop production. Use this method in lieu of appraisal methods in the stonefruit crop loss adjustment handbook as applicable.

## **C. ORCHARD APPRAISALS**

- (1) The insured or the insured's authorized representative must accompany the adjuster when stonefruit acreage is being appraised.

(2) Selecting Random Fruit Samples:

- (a) Use the Random Path Appraisal Method to determine the total amount of fruit per sample tree. The random sample must be representative of all the fruit in the plot.
- (b) Appraise both mature and immature fruit. Count all fruit (damaged and undamaged) in order to determine the total amount of fruit per sample.
- (c) Select a representative random sample of fruit from each sample tree (for the purpose of determining the number damaged by insured causes) as follows.
  - 1 Examine a sufficient number of individual fruit from different locations on the trees to reflect the general condition of all insurable fruit in the plot.
  - 2 The sample must be random and include both fruit which probably would be packed/processed and fruit which likely would be eliminated, if graded.
  - 3 Obtain the total sample from the inside, outside, top, and bottom of all four quadrants of the tree.
  - 4 Obtain samples by selecting fruit from each tree in a representative number of rows in the orchard.
  - 5 Never use less than 100 fruit per sample as a basis for establishing the percent of loss for any unit or plot.

(3) Converting Fresh-weight Equivalents for Dried Stonefruit:

- (a) For loss adjustment purposes, record the fresh-weight of dried stonefruit on the Production Worksheet or a Special Report.
- (b) When fresh-weights are not available, convert the actual weight of the DRIED stonefruit to an equivalent FRESH weight (see **TABLE D**).

**D. HANDLING PRE-HARVEST APPRAISAL DISCREPANCIES**

If the insured disagrees with the pre-harvest appraisal, make arrangements for leaving representative trees UNHARVESTED and for inspecting those trees when the fruit is ready to harvest (harvest-appraisal). The adjuster and insured should jointly determine the trees to be selected for this representative sample. Make a sketch map of the orchard and mark the sample trees by row number and tree count within the chosen row. An adjuster must be present when the representative trees are harvested.

**E. HANDLING FRESH STONEFRUIT NOT MARKETABLE AS FRESH-PACKED**

- (1) This category of fruit includes fresh fruit with market value **in addition to, or other than** the average percent of acceptable grade fruit. Insured damage may have caused the fresh fruit from an orchard to be lower in quality and is marketable only as “other than fresh packed stonefruit.”

**EXAMPLE:**

There is a 50 lugs per acre appraisal for apricots. An average of 80% of the 100-fruit sample, graded “fresh-pack” and 20% graded as “other than fresh-pack.” There would be 40 lugs per acre (50 lugs x .80) of “fresh-pack” and 10 lugs per acre (50 lugs x .20) “other than fresh-pack” apricots.

- (2) After determining the amount of “fresh-pack grade” fruit, examine the remaining fruit in the original 100-fruit sample to determine the amount of “other than fresh-pack quality” fruit. If all of the fruit is marketable as “other than fresh-pack grade,” calculate the percent of total appraised pounds per acre and convert to tons per acre. Record calculations on a Special Report.
- (3) If only a portion of the remaining fruit (in the original 100-fruit sample) is marketable as less than “fresh-pack” quality, grade out such fruit and count it. The average number of fruit per sample becomes the percent “that could be marketed for any use other than fresh packed stonefruit.” Apply this percentage to the total appraised pounds per acre for conversion to tons per acre.
- (4) Convert any such “other than fresh-pack quality” amount to tons (rounded to two-decimal places per acre).
- (a) Calculate the amount of such production to count by multiplying “other than fresh-pack quality” tonnage by the actual value per ton.
  - (b) Divide the result in (4) (a) by the highest price election per ton available for that type.
  - (c) As applicable, convert from tons to lugs and add the resulting number of equivalent lugs that are production to count to any separately determined fresh-pack potential per acre.

## 5. APPRAISAL METHODS

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### A. GENERAL INFORMATION

These instructions provide information on appraisal methods for:

Appraisal Method.....	Use.....
Immature (Green) Stonefruit Appraisals	until general maturity of the crop.
Mature Stonefruit Appraisals	only after general maturity of the crop.
Representative Tree Appraisals	the production harvested from the representative trees to determine the yield per acre.
Harvested Acreage Appraisals	the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage.

### B. UNHARVESTED APPRAISALS

- (1) **Immature (Green) Stonefruit Appraisals** (Use this method only until general maturity of the crop)
  - (a) Complete section A, Part I of the appraisal worksheet to calculate the amount of immature fruit that is used to establish the average number of fruit per tree.
  - (b) Complete section A, Part II of the appraisal worksheet to calculate production to count (in lugs or tons) per acre for the applicable crop as follows:
    - 1 Calculate potential lugs of fresh fruit per acre by dividing the production to count in pounds per acre by:
      - a 24 pounds per lug for Fresh Apricots,
      - b 25 pounds per lug for Fresh Nectarines, or
      - c 22 pounds per lug for Fresh Freestone Peaches.
    - 2 Calculate the potential tons of processing fruit by dividing the production to count in pounds per acre for Processing Apricots, Processing Cling Peaches, or Processing Freestone Peaches by 2000 (pounds per ton).

## EXAMPLES:

### Fresh Fruit (Apricots):

$269.0 \text{ average fruit per sample} \times 90\% \text{ survival factor} = 242.1 \text{ average fruit to count} \div 12 \text{ fruit/lb.} = 20.2 \text{ lbs./tree} \times 110 \text{ trees/acre} = 2222 \text{ lbs./acre} \div 24 \text{ lbs./lug} = \mathbf{92.6 \text{ lugs/acre}}$

### Processing Fruit (Apricots):

$2222 \text{ lbs./acre} \div 2000 \text{ lbs./ton} = \mathbf{1.1 \text{ tons/acre}}$

## (2) Mature Stonefruit Appraisals (Use this method only after general maturity of the crop)

### (a) Primary considerations:

- 1 The total production to count for a unit includes all harvested and appraised mature production that meets the respective fruit quality standards.
- 2 Appraise any unharvested acreage to determine what portion of the fruit could be/could have been picked for packing or processing.
- 3 If there is unharvested production due to market conditions, or if fruit damage is from an uninsured cause of loss, appraise such acreage to determine the amount of unharvested fruit or fruit lost to an uninsured cause.

**NOTE:** Other seasonal instructions for appraising unharvested fruit will be issued by FCIC, as applicable.

- (b) Complete section B, Part I of the appraisal worksheet to calculate the amount of mature fruit that is used to establish the average number of fruit per tree.
- (c) Determine the average percent (quantity) of acceptable grade for fresh and processing fruit as follows:
  - 1 Determine the average percent of randomly-picked acceptable fruit (section B, Part II of the appraisal worksheet) by grading and recording the percent of fruit that meets the applicable quality standards (include fruit damaged by uninsurable causes and unmarketable culls damaged by uninsurable causes).
  - 2 For fresh stonefruit only with insured damage not marketable as fresh-pack, see the procedure below.
- (d) Calculate the average weight per fruit by:
  - 1 Taking a randomly-picked fruit sample from representative trees throughout the orchard (a sample is a minimum of 100 fruit).



- 2 Selecting and weighing a minimum of 10 fruit from each randomly-picked sample that meets the respective grade requirements. Record the weight on the appraisal worksheet.
  - 3 Dividing the total weight of each sample by the number of samples taken to calculate the total average weight of the sample fruit.
  - 4 Dividing the average weight of the sample fruit by 10 to calculate the average weight per fruit.
- (e) Determine the appraised potential by:
- 1 Multiplying the average number of fruit per tree (as determined on the appraisal worksheet in section B, Part I) by the average percent of fruit meeting the specified grade for the type as determined in section B, Part II to calculate the production to count (in section B, Part III). This total equals the average amount of grade-specified fruit per tree.
  - 2 Multiplying the amount of fruit per tree by the average weight per fruit, (as determined on the appraisal worksheet in section B, Part II) to calculate the average total weight of fruit per tree. Multiply the total weight of fruit per tree by the trees-per-acre to determine the total pounds of fruit per acre.
  - 3 Dividing the total in (e) 2 above by the weight-per-lug for the stonefruit being appraised OR 2000 pounds per ton, as applicable to calculate the lugs or tons per acre of appraised production to count.

**EXAMPLE:**

163.4 average fruit/tree x 56 average % acceptable grade fruit = 91.5 graded fruit/tree x 0.29 average weight/fruit = 26.5 average weight/tree x 110 trees/acre = 2915 total lbs./acre ÷ either:

24 pounds per lug for Fresh Apricots = **121.5 lugs/acre;**

25 pounds per lug for Fresh Nectarines = **116.6 lugs/acre;**

22 pounds per lug for Fresh Freestone Peaches = **132.5 lugs/acre;** or

2000 pounds per ton for Processing Apricots, Processing Cling Peaches, or Processing Freestone Peaches = **1.5 tons/acre**

**C. HARVESTED APPRAISALS**

(1) **Representative Tree Appraisals:**

Arrange with the insured to harvest representative sample trees after the crop has reached maturity. Use the production harvested from the representative trees to determine the yield per acre.

(2) **Harvested Acreage Appraisals:**

Use the average yield per acre from harvested acreage as the appraisal per acre for unharvested acreage. Use this method only when the harvested acreage can be verified to be representative of unharvested acreage. Verify by actually inspecting the harvested and unharvested acreage prior to any harvest to compare the crops on the trees.

## **6. APPRAISAL DEVIATIONS AND MODIFICATIONS**

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### **A. DEVIATIONS**

Deviations in appraisal methods require FCIC written authorization (as described in the LAM) prior to implementation.

### **B. MODIFICATIONS**

Modifications in appraisal methods require insurance provider authorization (as described in the LAM).

## **7. APPRAISAL WORKSHEET ENTRIES AND COMPLETION PROCEDURE**

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### **A. GENERAL INFORMATION**

- (1) Include the insurance provider's name in the appraisal worksheet title if not preprinted on the insurance provider's worksheet.
- (2) Include the claim number on the appraisal worksheet (when required by the insurance provider) when a worksheet entry is not provided.
- (3) Separate appraisal worksheets are required for each variety/type by unit or plot inspected. Refer to section 4 for sampling instructions.
- (4) For every inspection, complete items 1 through 9 and items 49 through 53. For immature (green) appraisals complete section A. For mature appraisals complete section B on the appraisal worksheet.

**NOTE:** Standard appraisal worksheet items are numbered consecutively in subsection B. An example appraisal worksheet is also provided to illustrate how to complete entries.

## **B. WORKSHEET ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

### **Item**

### **No.      Information Required**

**Company:** Name of the company servicing the contract.

**Claim Number:** Claim number as assigned by the insurance provider.

1. **Insured's Name:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
2. **Policy Number:** Insured's assigned policy number.
3. **Crop Year:** Crop year, as defined in the policy, for which the claim has been filed.
4. **Unit No.:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
5. **Acres:** Unit acreage, to tenths.
6. **Trees/Acre:** Number of bearing trees per acre (see **TABLE C**).
7. **Cause of Damage:** Insured cause of loss. Refer to the LAM for causes of loss and applicable codes. If an insured cause of loss is coded as "Other," explain in the Remarks.
8. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred. Include SPECIFIC DATE where applicable, as in the case of hail damage (e.g., Aug 11).
9. **Crop Type:** Applicable crop name (e.g., Fresh Apricots, Processing Apricots, etc.).

## **A - IMMATURE (GREEN) STONEFRUIT APPRAISALS**

### **Part I: Fruit Count**

10. **Field ID:** Field identification symbol.
11. **Acres in Plot:** Acres in field or plot, to tenths.
12. **Fruit Count/Number of Fruit from each Sample Tree:** Total number of damaged and undamaged fruit from each sample tree.

**NOTE:** Do not include any fruit damaged to the extent that it would not remain on the tree until maturity.

13. **Total Fruit:** Number of **fruit** from all trees in item 12.
14. **Number of Samples:** Number of **samples** taken from item 12.
15. **Avg. Fruit per Tree:** Item 13 divided by item 14, to tenths.

### **Part II: Production to Count**

16. **Avg. Fruit per Tree:** Transfer entry from item 15.
17. **Survival Factor:** MAKE NO ENTRY, “.90” is preprinted on the appraisal worksheet.
18. **Avg. Fruit to Count:** Item 16 times item 17, to tenths.
19. **Fruit per Pound:** Enter number of fruit per pound, to tenths (see **TABLE E**).
20. **Pounds/Tree:** Item 18 divided by item 19, to tenths.
21. **No. of Trees/Acre:** Number of trees per acre from item 6.
22. **Pounds per Acre:** Item 20 times item 21, to whole pounds.
23. **Pounds per \_\_\_:** Insert “Lugs” or “Tons” in heading, as applicable. Enter applicable weight from **TABLE E**.
24. **\_\_\_\_\_ per Acre:** Insert “Lugs” or “Tons” in heading, as applicable. Item 22 divided by item 23, to tenths.

**NOTE:** If there is no mature stonefruit appraisal, skip section B. If there is a mature stonefruit appraisal see instructions in section B below.

## **B - MATURE STONEFRUIT APPRAISALS**

### **Part I: Fruit Count**

25. **Field ID:** Field identification symbol.
26. **Acres in Plot:** Acres in field or plot, to tenths.
27. **Fruit Count/Number of Fruit from Each Sample Tree:** Total number of damaged and undamaged fruit from each sample tree.
28. **Total Fruit:** Number of **fruit** from all trees in item 27.

29. **Number of Samples:** Number of **samples** taken from item 27.

30. **Avg. Fruit per Tree:** Item 28 divided by item 29, to tenths.

### **Part II: Random Pick**

31. **Random Pick, No. of Fruit Which Meet Grade:** Number of random-picked fruit meeting grade from the 100-fruit sample.

32. **Weight of Graded Fruit:** Weight of sample fruit in item 31, to tenths.

33. **Total Percent of Graded Fruit:** Number of **fruit** from item 31.

**NOTE:** Since 100 fruit are sampled, the number of graded fruit equals the percent of graded fruit.

34. **Total Weight:** Total weight of fruit in item 32, to tenths.

35. **Number of Samples:** Number of **samples** taken from item 31.

36. **Number of Samples:** Number of **samples** taken from item 32.

37. **Total Avg. Wt. of Sample Fruit:** Item 34 divided by item 36, to tenths.

38. **Avg. Percent of Graded Fruit:** Item 33 divided by item 35, to tenths.

**NOTE:** Enter percent as a two-place decimal (e.g., 12 equals 0.12).

39. **Avg. Weight per Fruit:** Item 37 divided by “**10**,” to tenths.

### **Part III: Production to Count**

40. **Avg. Fruit per Tree:** Transfer entry from item 30.

41. **Avg. Percent of Graded Fruit:** Transfer entry from item 39.

42. **Graded Fruit per Tree:** Item 40 times item 41, to tenths.

43. **Avg. Weight per Fruit:** Transfer entry from item 39.

44. **Pounds/Tree:** Item 42 times item 43, to tenths.

45. **No. of Trees/Acre:** Transfer entry from item 6.

46. **Pounds/Acre:** Item 44 times item 45, in whole pounds.

47. **Pounds per \_\_\_\_\_:** Insert “Lugs” or “Tons” in heading as applicable. Enter applicable weight from **TABLE E**.
48. **\_\_\_\_\_ per Acre:** Insert “Lugs” or “Tons,” in heading as applicable. Item 47 divided by item 48, to tenths.
49. **Remarks:** Any pertinent information that pertains to the inspection.
50. **Adjuster’s Signature and Code Number:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. If the appraisal is performed prior to signature date, document the date of appraisal in the Remarks/Narrative section of the Appraisal Worksheet (if available); otherwise, document the appraisal date in the Narrative of the Production Worksheet.
51. **Insured’s Signature:** Insured’s (or insured’s authorized representative’s) signature. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the Appraisal Worksheet **WITH THE INSURED**, particularly explaining codes, etc., which may not be readily understood.
52. **Page Number:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, etc.).

For Illustration Purposes Only

**STONEFRUIT APPRAISAL WORKSHEET**

Company: Acme Insurance					Claim Number: XXXXXXXX				
1. Insured Name	2. Policy Number	3. Crop Year	4. Unit No.	5. Acres	6. Trees/Acre	7. Cause of Damage	8. Date of Damage	9. Crop Type	
I.M. Insured	XXXXXXX	YYYY	00100	30.0	110	Hail	Apr 11	Fresh Nectarines	

**A. IMMATURE (GREEN) STONEFRUIT APPRAISALS**

Part I: FRUIT COUNT

10. Field ID  A	11. Acres in Plot  8.8	12. Fruit Count Number of Fruit From Each Sample Tree								13. Total Fruit  = 324	14. Number of Samples  ÷ 6	15. Avg. Fruit per Tree  = 54.0
		45	54	58	60	48	59					

Part II: PRODUCTION TO COUNT

16. Avg. Fruit Per Tree	17. Survival Factor	18. Avg. Fruit to Count	19. Fruit per Pound	20. Pounds/Tree	21. Number of Trees/Acre	22. Pounds per Acre	23. Pounds per Lug	24. Lugs Per Acre
54.0	X 0.90	= 48.6	÷ 2.5	= 19.4	X 110	= 2134	÷ 25	= 85.4

**B. MATURE STONEFRUIT APPRAISALS**

Part I: FRUIT COUNT

25. Field ID	26. Acres in Plot	27. Fruit Count Number of Fruit From Each Sample Tree								28. Total Fruit	29. Number of Samples	30. Avg. Fruit per Tree

Part II: RANDOM PICK

31. Random Pick No. of Fruit Which Meet Grade (100 per sample)	33. Total Percent of Graded Fruit	35. Number of Samples	37. Total Avg. Wt. of Sample Fruit	38. Avg. Percent of Graded Fruit
32. Weight of Graded Fruit (100 per sample)	34. Total Weight	36. Number of Samples		39. Avg. Weight per Fruit
31	33	35		38
	=	÷		=
32	34	36	37	39
	=	÷	=	+ 10 =

Part III: PRODUCTION TO COUNT

40. Avg. Fruit per Tree	41. Avg. Percent Grade Fruit	42. Graded Fruit per Tree	43. Avg. Wt. per Fruit	44. Pounds/Tree	45. Number of Trees/Acre	46. Pounds/Tree	47. Pounds per	48. Per Acre
	X	=	X	=	X	=	÷	=

49. Remarks

**IMMATURE APPRAISAL EXAMPLE**

50. Adjuster's Signature	Code #	Date	51. Insured Signature	Date
I.M. Adjuster	XXXXX	MM/DD/YYYY	I.M. Insured	MM/DD/YYYY

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For Illustration Purposes Only

**STONEFRUIT APPRAISAL WORKSHEET**

Company: Acme Insurance					Claim Number: XXXXXXXX				
1. Insured Name I.M. Insured	2. Policy Number XXXXXXX	3. Crop Year YYYY	4. Unit No. 00100	5. Acres 30.0	6. Trees/Acre 110	7. Cause of Damage Hail	8. Date of Damage May 15	9. Crop Type Fresh Nectarines	

**A. IMMATURE (GREEN) STONEFRUIT APPRAISALS**

Part I: FRUIT COUNT

10. Field ID	11. Acres in Plot	12. Fruit Count Number of Fruit From Each Sample Tree								13. Total Fruit	14. Number of Samples	15. Avg. Fruit per Tree
		=										
		÷										

Part II: PRODUCTION TO COUNT

16. Avg. Fruit Per Tree	17. Survival Factor	18. Avg. Fruit to Count	19. Fruit per Pound	20. Pounds/Tree	21. Number of Trees/Acre	22. Pounds per Acre	23. Pounds per _____	24. _____ Per Acre
X	0.90	=	÷	=	X	=	÷	=

**B. MATURE STONEFRUIT APPRAISALS**

Part I: FRUIT COUNT

25. Field ID B	26. Acres in Plot 10.0	27. Fruit Count Number of Fruit From Each Sample Tree								28. Total Fruit	29. Number of Samples	30. Avg. Fruit per Tree		
		358	366	370	354	359	365							
		= 2172											÷	6

Part II: RANDOM PICK

31. Random Pick No. of Fruit Which Meet Grade (100 per sample)							33. Total Percent of Graded Fruit			35. Number of Samples			37. Total Avg. Wt. of Sample Fruit		38. Avg. Percent of Graded Fruit	
32. Weight of Graded Fruit (100 per sample)							34. Total Weight			36. Number of Samples			39. Avg. Weight per Fruit			
31	13	12	10	13	10	14										
= 72							÷			6			=		0.12	
32	3.8	3.9	3.7	3.9	3.8	3.7										
= 22.8							÷			6			= 3.8		+ 10 = 0.38	

Part III: PRODUCTION TO COUNT

40. Avg. Fruit per Tree	41. Avg. Percent Grade Fruit	42. Graded Fruit per Tree	43. Avg. Wt. per Fruit	44. Pounds/Tree	45. Number of Trees/Acre	46. Pounds/Tree	47. Pounds per Lug	48. _____ Lugs Per Acre
362.0	X 0.12	= 43.4	X 0.38	= 16.49	X 110	= 1814	÷ 25	= 72.6

49. Remarks

**MATURE APPRAISAL EXAMPLE**

50. Adjuster's Signature I.M. Adjuster	Code # XXXXX	Date MM/DD/YYYY	51. Insured Signature I.M. Insured	Date MM/DD/YYYY
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## **8. CLAIM FORM ENTRIES AND COMPLETION PROCEDURES**

### **A. GENERAL INFORMATION**

- (1) The claim form (hereafter referred to as a “Production Worksheet”) is a progressive form containing all notices of damage for all preliminary and final inspections on a unit.
- (2) If a Production Worksheet has been prepared on a prior inspection, verify each entry and enter additional information as needed. If a change or correction is necessary, strike out all entries on the line and re-enter correct entries on a new line. The adjuster and insured should initial any line deletions.
- (3) Refer to the LAM for instructions regarding the following:
  - (a) Acreage report errors.
  - (b) Delayed notices and delayed claims.
  - (c) Corrected claims or fire losses (double coverage) and cases involving uninsured causes of loss, unusual situations, controversial claims, concealment, or misrepresentation.
  - (d) Claims involving a Certification Form (when all the acreage on the unit has been appraised to be put to another use, or other reasons as described in the LAM).
  - (e) “No Indemnity Due” claims (which must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee).
- (4) The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions of the policy have not been met. If any have not, the adjuster should contact the insurance provider.
- (5) Instructions labeled “**PRELIMINARY**” apply to preliminary inspections only. Instructions labeled “**FINAL**” apply to final inspections only. Instructions not labeled apply to ALL inspections.

### **B. FORM ENTRIES AND COMPLETION INFORMATION**

Verify or make the following entries:

**Item**

**No.**      **Information Required**

1.      **Crop/Code #:** Applicable crop/code as follows:

Fresh Apricots (0218)	Processing Cling Peaches (0221)
Processing Apricots (0219)	Processing Freestone Peaches (0222)
Fresh Nectarines (0220)	Fresh Freestone Peaches (0223)

2. **Unit #:** Five-digit unit number from the Summary of Coverage after it is verified to be correct (e.g., 00100).
3. **Legal Description:** Section, township, and range number or other legal description that identifies the location of the unit.
4. **Date of Damage:** First three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage (e.g., AUG 11).
5. **Cause of Damage:** Name of insured cause of loss for **this crop** as listed in the LAM. If it is evident that no indemnity is due, enter "NONE." If an insured cause of loss is coded as "Other," explain in the Narrative.

**NOTE:** See the Basic Provisions and the crop provisions for this crop information pertaining to insured and uninsured causes of loss.

6. **Primary Cause %:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Percent of damage for the cause of damage listed in item 5 above that is determined to be the primary cause of damage, to the nearest whole percent. The primary cause of damage must exceed 50 percent (e.g., 51%). Enter an "X" for the major secondary cause of damage.

7. **Company/Agency:** Name of the company and agency servicing the contract.
8. **Name of Insured:** Name of the insured that identifies EXACTLY the person (legal entity) to whom the policy is issued.
9. **Claim #:** Claim number as assigned by the insurance provider.
10. **Policy #:** Insured's assigned policy number.
11. **Crop Year:** Crop year, as defined in the policy, for which the claim is filed.
12. **Additional Units:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Unit number(s) for ALL non-loss units for the crop at the time of final inspection. A non-loss unit is any unit for which a Production Worksheet has not been completed. Additional non-loss units may be entered on a single Production Worksheet.

**NOTE:** If more spaces are needed for non-loss units, enter the unit numbers identified as “Non-Loss Units,” in the Narrative or on an attached Special Report.

13. **Est. Prod. Per Acre:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Estimated yield per acre, in lugs or tons, of all non-loss units for the crop at the time of final inspection.

14. **Date(s) of Notice of Loss:**

**PRELIMINARY:**

- a. Date the notice of damage was given for the unit in item 2.
- b. A third preliminary inspection (if needed) requires an additional set of Production Worksheets. Enter the date of notice for a third preliminary inspection in the 1st space of item 14 on the second set.
- c. Reserve the “Final” space on the first page of the first set of Production Worksheets for the date of notice for the final inspection.
- d. If the inspection is initiated by the insurance provider, enter “Company Insp” instead of the date.

**FINAL:** Transfer the last date in the 1st or 2nd space to the FINAL space if a final inspection should be made as a result of the notice. Always enter the complete date of notice (month, day, year) for the FINAL inspection in the FINAL space on the first page of the first set of Production Worksheets. For a delayed notice of loss or a delayed claim, refer to the LAM.

15. **Companion Policies:**

- a. If no other person has a share in the unit (insured has a 100 percent share), MAKE NO ENTRY.
- b. In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril contract (i.e., not crop-hail, fire, etc.). If the other person does not, enter “NONE.”
  - (1) If the other person has a multiple-peril contract and it can be determined that the SAME insurance provider services it, enter the contract number. Handle these companion policies according to insurance provider instructions.
  - (2) If the OTHER person has a multiple-peril contract and a DIFFERENT insurance provider or agent services it, enter the name of the insurance provider and/or agent (and contract number) if known.

- (3) If unable to verify the existence of a companion contract, enter “Unknown” and contact the insurance provider for further instructions.

**NOTE:** See the LAM for further information regarding companion contracts.

## **SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS**

Make separate line entries for varying:

- (1) Rate classes, types, or farming practices;
- (2) APH yields;
- (3) Appraisals;
- (4) Adjustments to appraised mature production (quality adjustment factors);
- (5) Stages or intended use(s) of acreage;
- (6) Shares (e.g., 50 percent and 75 percent shares on the same unit); or
- (7) Appraisals for damage due to hail or fire if a Hail and Fire Exclusion is in effect.

**Verify or make the following entries:**

**Item  
No.**

**Information Required**

A. **Field ID:** The field identification symbol from a sketch map or an aerial photo. See the Narrative. In the margin (or in a separate column), enter the date of inspection for the last line entry of each inspection.

B. **Preliminary Acres:**

**PRELIMINARY:** The number of acres, to tenths, (include “E” if estimated), for which consent for other use has been given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determined later.

**FINAL:** MAKE NO ENTRY.

C. **Final Acres:** See the LAM for definition of acceptable determined acres used herein.

Determined acres to tenths (include “E” if estimated) for which consent is given for other use and/or:

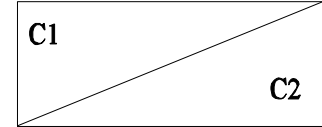
- a. Put to other use without consent.
- b. Abandoned.
- c. Damaged by uninsured causes.
- d. For which the insured failed to provide acceptable records of production.
- e. From which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.

**FINAL:** Determined acres to tenths.

**NOTE:** Acreage breakdowns WITHIN a unit may be estimated (enter “E” in front of the acres) if a determination is impractical AND if authorization was received from the insurance provider. Document authorization in the Narrative.

ACCOUNT FOR ALL ACREAGE IN THE UNIT. In the event of over-reported acres, handle in accordance with individual insurance provider’s instructions. In the event of under-reported acres, draw a diagonal line in column “C” as shown below.

C<sub>1</sub> Enter the ACTUAL acres for the orchard or suborchard.  
 C<sub>2</sub> Enter the REPORTED acres for the orchard or suborchard.



- D. **Interest or Share:** Insured’s interest in crop to three-decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- E. **Risk:** The correct rate class from the actuarial documents. Verify with the Summary of Coverage, and if the rate class is found to be incorrect, revise according to insurance provider’s instructions. See the LAM.

**NOTE:** Unrated land is uninsurable without a written agreement.

- F. **Practice:** Three-digit code number entered exactly as shown on the actuarial documents, for the practice carried out by the insured. If “No Practice Specified,” enter appropriate three-digit code number from the actuarial documents.
- G. **Type/Class/Variety:** Three-digit code number entered exactly as specified on the actuarial documents, for the type grown by the insured. If “No Type Specified,” enter appropriate three-digit code number from the actuarial documents.
- H. **Stage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Stage abbreviation as shown below.

**STAGE      EXPLANATION**

- “P” . . . . Acreage abandoned without consent, put to other use without consent, damaged solely by uninsured causes, for which the insured failed to provide records of production which are acceptable to the insurance provider, or from which production was sold by direct marketing if the insured failed to meet the requirements contained in the crop provisions.
- Harvested.
- “H” . . . . Unharvested or put to other use with consent.
- “UH” . . .



I. **Intended or Final Use:** Use of acreage. Use the following “Intended Use” abbreviations:

<u>USE</u>	<u>EXPLANATION</u>
“WOC” . .	Other use without consent
“SU” . . .	Solely uninsured
“ABA” . .	Abandoned without consent
“H” . . . .	Harvested
“UH” . . .	Unharvested

Verify any “Intended Use” entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct “Final Use.”

J. **Appraised Potential:** Per-acre appraisal in lugs or tons to tenths, of POTENTIAL production for the acreage appraised. See appraisal methods for additional instructions.

**NOTE:** If there is no potential on UH acreage, enter “0.”

K<sub>1</sub> - L. MAKE NO ENTRY.

M. + **Uninsured Cause:** EXPLAIN IN THE NARRATIVE.

a. Hail and Fire exclusion NOT in effect.

- (1) Enter NOT LESS than the insured's production guarantee per acre in lugs or tons to tenths, for the line, (calculate by multiplying the elected coverage level percentage times the approved APH yield per acre shown on the APH form) for any “P” stage acreage.

**NOTE:** On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in whole lugs or tons, to tenths, for any such acreage.

b. See the LAM when a Hail and Fire Exclusion is in effect and damage is from hail or fire.

c. Enter the result of adding uninsured cause appraisals to hail and fire exclusion appraisals.

**NOTE:** For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.

N. **Adjusted Potential:** Column “J” plus column “M.”

- O. **Total to Count:** Column “C” or “C<sub>1</sub>” (**actual** acres) times column “N,” results in lugs or tons, to tenths.
- P. **Per Acre:** Per-acre Guarantee - enter the per acre production guarantee from the insured’s policy.
- Q. **Total:** Column “C<sub>2</sub>” (**reported** acres; “C” if acreage is not under-reported) times column “P,” in lugs or tons to tenths.

16. **Total Acres:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total Actual Acres (Column “C” or [“C<sub>1</sub>” if there are under-reported acres]), to tenths.

**NOTE:** FOR ITEM 17. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES. MAKE NO ENTRY AND FOLLOW INSURANCE PROVIDER’S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

17. **Totals:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of column “O” and total of column “Q.”

**NARRATIVE:**

If more space is needed, document on a Special Report, and enter “See Special Report.” Attach the Special Report to the Production Worksheet.

- a. When there is unharvested fruit on harvested acreage: explain an entry in Section I, item “J” for such fruit that meets or exceeds the policy grade requirements.
- b. If no acreage is released on the unit, enter “No acreage released,” adjuster’s initials, and date.
- c. If notice of damage was given and “No Inspection” is necessary, enter the unit number(s), “No Inspection,” date, and adjuster’s initials. The insured’s signature is not required.
- d. Explain any uninsured causes, unusual, or controversial cases.
- e. If there is an appraisal in Section I, item M for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre.



- f. Document the actual appraisal date if an appraisal was performed prior to the adjuster's signature date on the appraisal worksheet, and the date of the appraisal is not recorded on the appraisal worksheet.
- g. State that there is "No other fire insurance" when fire damages or destroys the insured crop and it is determined that the insured has no other fire insurance. Also see the LAM.
- h. Explain any errors found on the Summary of Coverage.
- i. Explain any commingled production. See the LAM.
- j. Explain any entry for "Production Not to Count" and/or any production not included in Section II, item I or item B - E entries.
- k. Explain a "NO" checked in item 19.
- l. Attach a sketch map or aerial photograph to identify the total unit:
  - (1) If consent is or has been given to put part of the unit to another use;
  - (2) If uninsured causes are present; or
  - (3) For unusual or controversial cases.

**NOTE:** Indicate on the aerial photo or sketch map, the disposition of acreage destroyed or put to other use with or without consent.
- m. Explain any difference between inspection and signature dates. For an ABSENTEE insured, enter the date of the inspection AND the date of mailing the Production Worksheet for signature.
- n. When any other adjuster or supervisor accompanied the adjuster on the inspection, enter the code number of the other adjuster or supervisor and date of inspection.
- o. Explain the reason for a "No Indemnity Due" claim. No Indemnity Due claims are to be distributed in accordance with the insurance provider instructions.
- p. Explain any delayed notices or delayed claims as instructed in the LAM.
- q. Document any authorized estimated acres shown in Section I, item "C" as follows: "Line 3 'E' acres authorized by insurance provider MM/DD/YYYY."
- r. Document the method and calculation used to determine acres for the unit. See the LAM.
- s. Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease. Explain why control measures did not work.
- t. Explain any ".000" quality adjustment factor entered in Section II, item R. Explain any deficiencies, substances, or conditions that allowed for quality adjustment, as well as any which were not allowed.

- u. Document any other pertinent information, including any data to support any factors used to calculate the production.
- v. Record any trees removed without inspection.

## SECTION II - HARVESTED PRODUCTION

### GENERAL INFORMATION:

- (1) Account for ALL HARVESTED PRODUCTION (for ALL ENTITIES sharing in the crop) except production appraised BEFORE harvest and shown in SECTION I because the quantity cannot be determined later.
- (2) For production commercially stored, sold, enter the name and address of storage facility, buyer, packinghouse, or processor as applicable in items B - E.
- (3) If additional lines are necessary, the data may be entered on a continuation sheet. USE SEPARATE LINES FOR:
  - (a) Separate storage facilities.
  - (b) Different FIRST handlers (buyers, packinghouses, or processors). The insured must have maintained satisfactory records of ALL production sold or stored. Verify any packinghouse or processor records.

**NOTE:** (In all localities) if the first handler was not a packer or processor, the production will be determined by the adjuster on the basis of available records.

- (c) Harvested fruit of any type that failed to meet the applicable grade (quality) requirements because of INSURED damage.
- (d) Varying shares; e.g., 50 percent and 75 percent shares on same unit.
- (e) Harvested production from more than one insured practice (or crop) and a separate approved APH yield has been established for each, the harvested production also must be entered on separate lines in items A through S by crop.

**NOTE:** If production has been commingled, see the LAM.

### Verify or make the following entries:

**Item  
No.**

**Information Required**

18. **Date Harvest Completed: (Used to determine if there is a delayed notice or a delayed claim. See the LAM.)**

**PRELIMINARY: MAKE NO ENTRY.**

**FINAL:**

- a. The earlier of the date the ENTIRE acreage on the unit was (1) harvested, (2) totally destroyed, (3) put to other use, (4) a combination of harvested, destroyed, or put to other use, or (5) the calendar date for the end of the insurance period.
- b. If at the time of final inspection (if prior to the end of the insurance period), there is any unharvested insured acreage remaining on the unit that the insured does not intend to harvest, enter “**Incomplete.**”
- c. If at the time of final inspection (if prior to the end of the insurance period), **none** of the insured acreage on the unit has been harvested, and the insured does not intend to harvest such acreage, enter “**No Harvest.**”
- d. If the claim involves a Certification Form, enter the date from the Certification Form when the entire unit is put to another use, etc. See the LAM.

19. **Similar Damage:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Check “Yes” or “No.” Check “Yes” if amount and cause of damage due to insurable causes is similar to the experience of other orchards in the area. If “No” is checked, explain in the Narrative.

20. **Assignment of Indemnity:** Check “Yes” **only** if an assignment of indemnity is in effect for the crop year; otherwise check “No.” Refer to the LAM.

21. **Transfer of Right to Indemnity:** Check “Yes” **only** if a transfer of right to an indemnity is in effect for the unit for the crop year; otherwise, check “No.” Refer to the LAM.

A<sub>1</sub>. **Share:** RECORD ONLY VARYING SHARES on SAME unit to three decimal places.

A<sub>2</sub>. **Field ID:** If only one practice and/or type of harvested production is listed in Section I, MAKE NO ENTRY.

If more than one practice and/or type of harvested production is listed in Section I, and a separate approved APH yield exists, indicate for each practice/type, the corresponding Field ID (from Section I, item “A”).

B. - E. **Length or Diameter, Width, Depth, Deduction:** For stonefruit that is stored or sold, enter the name and address of the **Buyer, Packinghouse, or Processor** as applicable. For stonefruit otherwise disposed of, indicate the disposition (sold by direct marketing, etc.).

F. - H. MAKE NO ENTRY.

I. **Bu., Ton, Lbs., Cwt.:** Circle “Tons” or enter “Lugs” as applicable. Enter production in lugs or tons, to tenths.

J. - M<sub>2</sub>. MAKE NO ENTRY.

N. **Adjusted Production:** Results from column "I" in lugs or tons to tenths.

O. **Production Not to Count:** Net production NOT to count in lugs or tons to tenths WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage).

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN THE "NARRATIVE."

P. **Production:** Result of subtracting the entry in column "O" from column "N," in lugs or tons, to tenths.

Q<sub>1</sub>. **Value:**

a. For production packed and sold as "fresh fruit:" enter the marketable value per lug in dollars and cents.

b. For production that is sold as "other than fresh fruit:" enter the value per ton in dollars and cents.

Q<sub>2</sub>. **Market Price:** For production packed and sold as "fresh fruit," or for production that is sold as "other than fresh fruit:" enter the highest price election for the crop (for the applicable coverage level) in dollars and cents.

R. **Quality Factor:** For production eligible for quality adjustment, enter the three-digit quality adjustment factor determined by dividing the result of Q<sub>1</sub> by Q<sub>2</sub> to three-decimal places.

S. **Production to Count:** Enter result from multiplying Column "P" times column "R," results in lugs or tons to tenths.

**NOTE:** FOR ITEMS 22 - 24. WHEN SEPARATE LINE ENTRIES ARE MADE FOR VARYING SHARES, STAGES, APH YIELDS, PRICE ELECTIONS, TYPES, ETC., WITHIN THE UNIT, AND TOTALS NEED TO BE KEPT SEPARATE FOR CALCULATING INDEMNITIES, MAKE NO ENTRY AND FOLLOW INSURANCE PROVIDER'S INSTRUCTIONS; OTHERWISE, MAKE THE FOLLOWING ENTRIES.

22. **Section II Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of column "S," in lugs or tons, to tenths.

23. **Section I Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Enter figure from section I, column “O” total.

24. **Unit Total:**

**PRELIMINARY:** MAKE NO ENTRY.

**FINAL:** Total of 22 and 23, in lugs or tons, to tenths.

25. **Adjuster’s Signature, Code Number and Date:** Signature of adjuster, code number, and date signed **after** the insured (or insured’s authorized representative) has signed. For an absentee insured, enter adjuster’s code number **ONLY**. The signature and date will be entered **AFTER** the absentee has signed and returned the Production Worksheet.

**NOTE:** Final indemnity inspections should be signed on the bottom line.

26. **Insured’s Signature and Date:** Insured’s (or insured’s authorized representative’s) signature and date. **BEFORE** obtaining insured’s signature, **REVIEW ALL ENTRIES** on the Production Worksheet **WITH THE INSURED**, particularly explaining codes, etc., that may not be readily understood.

**NOTE:** Final indemnity inspections should be signed on the bottom line.

27. **Page Numbers:**

**PRELIMINARY:** Page numbers - “1,” “2.” etc, at the time of inspection.

**FINAL:** Page numbers - (Example: Page 1 of 1, Page 1 of 2, Page 2 of 2, etc.).

### PRODUCTION WORKSHEET (FOR ILLUSTRATION PURPOSES ONLY)

1 Crop/Code # Fresh Nectarines 0220	2 Unit 00100	3 Legal Description SW1-96N-30W
4 Date of Damage	MM/DD/YYYY	
5 Cause of Damage	Hail	
6 Primary Cause %	100%	
12 Additional Units	00200	
13 Est. Prod. Per Acre	73	

7 Company Any Company  
Agency Any Agency

8 Name of Insured I.M. Insured			
9 Claim Number XXXXXXXX		11 Crop Year YYYY	
10 Policy Number XXXXXXXX			
14 Date(s)	1st MM/DD/YYYY	2nd	Final MM/DD/YYYY
15 Companion Policy(s)			NONE

#### SECTION I - ACREAGE APPRAISED, PRODUCTION AND ADJUSTMENTS

ACTUARIAL									POTENTIAL YIELD						STAGE GUARANTEE	
A	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L	M	N	O	P	Q
Field ID	Prelim Acres	Final Acres	Interest or Share	Risk	Practice	Type Class Variety	Stage	Intended or Final Use	Appraised Potential	Moisture % Factor	Shell and/or Quality Factor	+ Uninsured Cause	Adjusted Potential	Total To Count (C x N)	Per Acre	Total (C x P)
A M/D		8.8	1.000	A01	002	997	UH	UH	85.4				85.4	751.5	80.0	704.0
B M/D		10.0	1.000	A01	002	997	UH	UH	72.6				72.6	726.0	80.0	800.0
C M/D		11.2	1.000	A01	002	997	H	H							80.0	896.0
16 TOTAL		30.0											17 TOTALS	1477.5		2400.0

NARRATIVE (If more space is needed, attach a Special Report) Determined acres using MPC acreage report - would measure within 5 percent.

#### SECTION II - HARVESTED PRODUCTION

18 Date Harvest Completed MM/DD/YYYY      19 Is damage similar to other farms in the area? Yes  No       20 Assignment of Indemnity? Yes  No       21 Transfer of Right To Indemnity? Yes  No

MEASUREMENTS					GROSS PRODUCTION				ADJUSTMENTS TO HARVESTED PRODUCTION									
A <sub>1</sub> A <sub>2</sub>	B	C	D	E	F	G	H	I	J	K <sub>1</sub> K <sub>2</sub>	L <sub>1</sub> L <sub>2</sub>	M <sub>1</sub> M <sub>2</sub>	N	O	P	Q <sub>1</sub> Q <sub>2</sub>	R	S
Share Field ID	Length or Diameter	Width	Depth	Deduction	Net Cubic Feet	Conversion Factor	Gross Prod. (F x G)	Lugs Bu. Ton Lbs. CWT	Shell/ Sugar Factor	FM % Factor	Moisture % Factor	Test WT Factor	Adjusted Production (Hor)xJxKxLxMxN	Prod. Not to Count	Production (N - O)	Value Mkt. Price	Quality Factor	Production to Count (P x R)
ABC Packing Co. Anytown, ST								200.0					200.0		200.0	3.10 3.60	.861	172.2

I certify the information provided above, to the best of my knowledge, to be true and complete and that it will be used to determine my loss, if any, to my insured crops. I understand that this Production Worksheet and supporting papers are subject to audit and approval by the company. I understand that any false or inaccurate information may result in the sanctions outlined in my policy and administrative, civil, and criminal sanctions under 18 U.S.C. §§ 1006 and 1014, 7 U.S.C. § 1506, 31 U.S.C. §§ 3729 and 3730 and other federal statutes.

22 Section II	172.2
23 Section I Total	1477.5
24 Unit Total	1649.7

25 Adjuster's Signature		Code #	Date	26 Insured's Signature		Date
1st Inspection	I.M. Adjuster	12345	MM/DD/YYYY	1st Inspection	I.M. Insured	MM/DD/YYYY
2nd Inspection	I.M. Adjuster	12345	MM/DD/YYYY	2nd Inspection	I.M. Insured	MM/DD/YYYY
Final Inspection	I.M. Adjuster	12345	MM/DD/YYYY	Final Inspection	I.M. Insured	MM/DD/YYYY

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1 of 1



## 9. REFERENCE MATERIAL

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**TABLE A - MINIMUM REPRESENTATIVE SAMPLE REQUIREMENTS**

Number of Acres	Select
Less than 10.0	The lesser of 10 trees or 5% of the number of trees in the orchard (for percentages ending with .5 or more, round to the next higher whole percentage point).
10.1 to 100.0	10 trees plus 3 trees per additional 10.0 acres.
100.1 or more	37 trees plus 5 trees per additional 100.0 acres

**TABLE B - STONEFRUIT QUALITY STANDARDS**

Crop Name	Quality Standards
Fresh Apricots	Production must meet CDFA minimum standards.
Processing Apricots	Production must meet CDFA minimum standards and will include all production harvested and appraised which is acceptable to a processor.
Fresh Nectarines	Production must meet U.S. No. 1 Standards as modified by the latest California Tree Fruit Agreement publication.
Fresh Freestone Peaches	Production must meet U.S. No. 1 Standards as modified by the latest California Tree Fruit Agreement publication.
Processing Clingstone Peaches	Production must be graded by the California State Inspection Service as No. 2 or better.
Processing Freestone Peaches	Production must meet CDFA minimum standards and will include all production harvested and appraised which is acceptable to a processor.



**TABLE C - NUMBER OF TREES PER ACRE**

		DISTANCE BETWEEN TREES (IN FEET)																									
		10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35
DISTANCE BETWEEN ROWS (IN FEET)	10	436	396	363	335	311	290	272	256	242	229	218	207	198	189	182	174	168	161	156	150	145	141	136	132	128	124
	11		360	330	305	283	264	248	233	220	208	198	189	180	172	165	158	152	147	141	137	132	128	124	120	116	113
	12			303	279	259	242	227	214	202	191	182	173	165	158	151	145	140	134	130	125	121	117	113	110	107	104
	13				258	239	223	209	197	186	176	168	160	152	146	140	134	129	124	120	116	112	108	105	102	99	96
	14					222	207	194	183	173	164	156	148	141	135	130	124	120	115	111	107	104	100	97	94	92	89
	15						194	182	171	161	153	145	138	132	126	121	116	112	108	104	100	97	94	91	88	85	83
	16							170	160	151	143	136	130	124	118	113	109	105	101	97	94	91	88	85	83	80	78
	17								151	142	135	128	122	116	111	107	102	99	95	92	88	85	83	80	78	75	73
	18									134	127	121	115	110	105	101	97	93	90	86	83	81	78	76	73	71	69
	19										121	115	109	104	100	96	92	88	85	82	79	76	74	72	69	67	66
	20											109	104	99	95	91	87	84	81	78	75	73	70	68	66	64	62
	21												99	94	90	86	83	80	77	74	72	69	67	65	63	61	59
	22													90	86	83	79	76	73	71	68	66	64	62	60	58	57
	23														82	79	76	73	70	68	65	63	61	59	57	56	54
	24															76	73	70	67	65	63	61	59	57	55	53	52
	25																70	67	65	62	60	58	56	54	53	51	50
	26																	64	62	60	58	56	54	52	51	49	48
	27																		60	58	56	54	52	50	49	47	46
	28																			56	54	52	50	49	47	46	44
	29																				52	50	48	47	46	44	43
	30																					48	47	45	44	43	41
	31																						45	44	43	41	40
	32																							43	41	40	39
	33																								40	39	38
	34																									38	37
	35																										36

**TABLE D - RATIO OF FRESH FRUIT TO DRIED FRUIT BY CROP**

<b>Stonefruit Crop and Variety Name</b>	<b>Ratio of Fresh Fruit to Dried Fruit (in pounds)</b>
Apricots -Moorpark	5 to 1
Apricots- Tilton	7 to 1
Apricots- Modesto	7 to 1
Apricots - Bleinheim and all others	6 to 1
All Freestone Peaches	8.7 to 1

**TABLE E - NUMBER OF FRUIT PER POUND BY CROP AND UNIT OF MEASURE**

<b>Crop Name</b>	<b>Number of Fruit Per Pound</b>	<b>Unit of Measure</b>	<b>Pounds of Fruit per Lug/Ton</b>
Fresh Apricots	12.0	Lug	24
Processing Apricots	12.0	Ton	2000
Fresh Nectarines	2.5	Lug	25
Processing Clingstone Peaches	3.0	Ton	2000
Processing Freestone Peaches	2.5	Ton	2000
Fresh Freestone Peaches	2.5	Lug	22